

## WHAT IS CLAIMED IS:

1. A remittance management system for managing a deposit and/or a withdrawal in regard to accounts at a plurality of financial institutions, while managing a remittance performed by a client from a remitter account at a first financial institution to a remittee account at a second financial institution, said remittance management system comprising:

a deposit confirming unit for confirming that money has been transferred from said remitter account to said first account at said first financial institution managed by said remittance management system; and

a remitter changing unit for changing said remitter by ordering to remit money from said second account at said second financial institution managed by said remittance management system to said remittee account instead of a remittance from said first account to said remittee account caused by a deposit to said first account.

2. A remittance management system as claimed in claim 1, further comprising a notifying unit for notifying said client of remitting money from said remitter account to said first account, wherein said client desires to remit money from said remitter account at said first financial institution to said remittee account at said second financial institution.

3. A remittance management system as claimed in claim 1, further comprising a remittee changing unit for increasing an amount of said remittance between said first account and said second account by changing a part or all of a remittance from said second account

to said first account and a part or all of a remittance from said first account to said remitter account each other,

wherein said deposit confirming unit further manages a deposit to said second account, and

said remitter changing unit further orders to remit money from said first account to said remittee account instead of a remittance from said second account to said remitter account caused by a deposit to said second account.

4. A remittance management system as claimed in claim 3, further comprising a classifying unit for classifying remittances according to terms taking a remittance designation date or a remittance due date for a criterion,

wherein said remittee changing unit changes a remittance classified as the same term by said classifying unit.

5. A remittance management system as claimed in claim 1, further comprising:

a service charge database for storing a remittance service charge in regard to said plurality of financial institutions;

a reduction amount calculating unit for calculating a reduced amount of said remittance service charge in case a plurality of remittances is adjusted to one remittance using said service charge database;

a cost setting unit for calculating a cost for adjusting said plurality of remittances to one remittance using said service charge database; and

a remittance composing unit for comparing said reduced amount of said remittance service charge to said cost and for adjusting said plurality of remittances to a single remittance when said

reduced amount of said remittance service charge is more than said cost.

6. A remittance management system as claimed in claim 1, further comprising:

an interest rate database for storing a loan interest rate and a deposit interest rate of said plurality of financial institutions;

a service charge database for storing a remittance service charge in regard to said plurality of financial institutions;

a reduction amount calculating unit for calculating a reduced amount of said remittance service charge in case a plurality of remittances, of which said remittance designation dates are different from each other, is adjusted to one remittance using said service charge database;

an interest deviation calculating unit for calculating a deviation of an interest rate caused by adjusting said plurality of remittances to said one remittance using said interest rate database;

a cost setting unit for calculating a cost for adjusting said plurality of remittances to one remittance using said service charge database; and

a remittance composing unit for comparing said reduced amount of said remittance service charge to said cost based on said deviation of the interest rate and for adjusting said plurality of remittances to a single remittance when said reduced amount of said remittance service charge is more than said cost.

7. A remittance management system as claimed in claim 5 or claim 6, further comprising a notifying unit for notifying and confirming

said client of adjusting said plurality of remittances to said one remittance.

8. A remittance management system as claimed in claim 5 or claim 6, further comprising a notifying unit for allowing said client to recognize a result of comparing said reduced amount of said remittance service charge to said cost,

wherein said remittance composing unit adjusts said plurality of remittances to said one remittance, after receiving an order to adjust said plurality of remittances to said one remittance from said client.

9. A remittance management system as claimed in claim 1, further comprising:

an interest rate database for storing a loan interest rate and a deposit interest rate of said plurality of financial institutions;

a service charge database for storing a remittance service charge in regard to said plurality of financial institutions; and

a ordering unit for ordering said accounts at said plurality of financial institutions to supply money so that a cost for supplying money can be minimized using said interest rate database and said service charge database, in case a deposit balance of said second account is insufficient for a remittance amount to said remittee account.

10. A remittance management system as claimed in claim 9, wherein said ordering unit selects an account, of which said remittance service charge from other said account to said second account is cheapest, and

orders said selected account to remit money to said second account, in case said remittance service charge from said selected account to said second account is lower than an interest charge for a loan in said second account, or

orders said second account to borrow, in case said remittance service charge from said selected account to said second account is higher than or equal to said interest charge for said loan in said second account.

11. A remittance management system as claimed in claim 1, further comprising a remittance offsetting unit for offsetting a deposit amount from said remitter account to said first account by a remittance amount from said account managed by said remittance management system to said remitter account,

wherein said deposit confirming unit manages said remittance from said account managed by said remittance management system to said remitter account.

12. A remittance management system for managing remittances between at least two financial institutions, comprising:

a remittance database for managing a remitter financial institution at which a remitter account exists, a remittee financial institution at which a remittee account exists and an amount of said remittance for each remittance;

a service charge database for storing remittance service charge data in regard to within the same financial institution and between different financial institutions; and

a remittee changing unit for changing remittees of a plurality of remittances in regard to at least a part of said amount of said remittance so that a total amount of said remittance service charge can be lowered.

13. A remittance management system as claimed in claim 1, wherein said remittance changing unit increases said amount of said remittance in said remitter financial institution by changing a part or all of a remittance to said remitter financial institution and a part or all of a remittance from said remitter financial institution each other, in case there is a remittance to said remitter financial institution each other.

14. A remittance management system as claimed in claim 13, further comprising a classifying unit for classifying remittances according to terms taking a remittance designation date for a criterion,

wherein said remittance changing unit changes remittances of a plurality of remittances classified as the same term by said classifying unit.

15. A remittance management system as claimed in claim 13, further comprising:

a reduction amount calculating unit for calculating a reduced amount of said remittance service charge in case remittances of two of remittances, of which said remittance designation dates are different from each other, are changed each other;

an interest deviation calculating unit for calculating an interest charge for changing said remittances of two of remittances each other; and

a cost setting unit for calculating a cost for changing said remittances of two of remittances each other;

wherein said remittance changing unit changes said two remittances each other, in case of judging that said reduced amount

of said remittance service charge is more than a sum of said interest charge and said cost.

16. A settlement management system for managing a settlement of a client, comprising:

a monetary value registered in electrical devices generating unit for crediting said client with a monetary value registered in electrical devices, in case there is proof of cash and a deposit or in case there is no proof of cash and a deposit;

a monetary value registered in electrical devices database for managing said monetary value registered in electrical devices for each client; and

an moving unit for allowing said client to settle a debt by moving said monetary value registered in electrical devices of said client managed by said monetary value registered in electrical devices database to other client according to an order of said client.

17. A remittance management method for managing a remittance from a remitter account at a first financial institution to a remittee account at a second financial institution, comprising the steps of:

confirming that money has been transferred from said remitter account to said first account at said first financial institution managed by a remittance management system; and

remitting money from said second account at said second financial institution to said remittee account and notifying said client of a result of said remittance, instead of a remittance from said first account to said remittee account caused by a deposit to said first account.

18. A remittance management method for managing remittances between at least two financial institutions, comprising the steps of:

managing remittance service charge data in regard to within the same financial institution and between different financial institutions;

managing a remitter financial institution at which a remitter account exists, a remittee financial institution at which a remittee account exists and an amount of said remittance for each remittance; and

changing remittees of a plurality of remittances in regard to at least a part of said amount of said remittance so that a total amount of said remittance service charge can be lowered, finishing said remittance and notifying said client of a result of said remittance.

19. A settlement management method for managing a settlement of a client, comprising the steps of:

crediting said client with a monetary value registered in electrical devices, both in case there is proof of cash and in case there is no proof of cash;

managing said monetary value registered in electrical devices for each client;

allowing said client to settle a debt by moving said managed monetary value registered in electrical devices of said client to other client according to an order of said client; and

notifying said client of the finish of said settlement.

20. A computer program for managing a remittance performed by a client from a remitter account at a first financial institution



to a remittee account at a second financial institution, comprising:

a deposit confirming module for confirming that money has been transferred from said remitter account to said first account at said first financial institution managed by a remittance management system; and

a remitter changing module for changing said remitter by ordering to remit money from said second account to said remittee account instead of a remittance from said first account to said remittee account caused by a deposit to said first account.

21. A computer program for managing remittances between at least two financial institutions, comprising:

a remittance managing module for managing a remitter financial institution at which a remitter account exists, a remittee financial institution at which a remittee account exists and an amount of said remittance for each remittance; and

a remittee changing module for changing remittees of a plurality of remittances in regard to at least a part of said amount of said remittance so that a total amount of said remittance service charge can be lowered.

22. A computer program for managing a settlement of a client, comprising:

a monetary value registered in electrical devices generating module for crediting said client with a monetary value registered in electrical devices, both in case there is proof of cash and in case there is no proof of cash; and

an moving module for allowing said client to settle a debt by moving said monetary value registered in electrical devices of said client to other client according to an order of said client.